



Delivering Value

MAY 2022

Manage Your Monthly Budget Inside Virtual Branch



When you're juggling checking and savings accounts, loan payments, retirement savings, and more, it can be easy to lose sight of your overall financial health. That's why

Alliance offers its members access to Money Manager, an easy-to-use budgeting tool where you can view your entire financial portfolio in one place.

Using Money Manager is as easy as signing on to your online banking account or mobile app. The interface tracks spending, debts, and budgets in clear data visualizations that help you identify trends and set goals to improve your financial health across your accounts with Alliance and elsewhere.

KEY FEATURES

- Quick, easy-to-understand views of Spending, Budget, Trends, Cash Flow, Net Worth, and Debts
- Link accounts you hold at other financial institutions to see an even fuller picture of your finances
- No extra apps to install or additional tools to learn — it's all presented simply within your online banking or mobile app

Simply login to Virtual Branch to start budgeting today!

Earn 3.01% APY with Our Best Interest Checking Account

Our Best Interest Checking account allows you to earn **3.01% APY* monthly on the first \$10,000** by meeting four simple criteria that you may already be doing.

Your Monthly Qualifications:

- Have at least 25 debit card transactions post and settle
- Have at least one direct deposit post and settle
- Pay three bills with Bill Pay or recurring ACH, combined per month
- Enroll in e-statements

What if I do not meet the monthly qualifications?

This account simply defaults to a free

checking account that earns 0.15% APY interest with no monthly fees or minimum balance requirements. You can always get right back earning 3.01% APY the next month you qualify.

What do I earn if my balance exceeds \$10,000?

You will earn 0.15% APY on all balances exceeding \$10,000.

Additional Benefits:

- Receive .25% off new consumer loans
- Receive a \$200 Lender Credit towards first mortgage closing costs

Questions about this new account?

Please call us at 636-343-7005, option 0, or stop by any branch if you have any questions about our new high-interest checking account. You can even chat with us online during business hours!



*Qualifying accounts earn 3.01% APY. Non-qualifying accounts earn 0.15% APY. The minimum balance to open this account is \$5. No minimum balance is required to maintain account. Qualification cycle is the 1st day of the beginning of the month to the last day of the end of the month. Qualified rewards will be paid out the following month. Any Alliance ACH is excluded for bill pay qualification purposes. Interest and APY subject to change at our discretion.

Delivering Value, Enriching Lives



RATES

As of 05/02/2022

Delivering Value, Enriching Lives



Lower Loan Rates

New Auto	as low as 1.99% APR*
Used Auto	as low as 2.25% APR*
New Boat/RV	as low as 5.25% APR*
Used Boat/RV	as low as 5.25% APR*
New Motorcycle/ATV	as low as 5.00% APR*
Used Motorcycle/ATV	as low as 5.00% APR*
Home Equity Line of Credit.....	as low as 3.50% APR*

Home Loans Call 636-343-7005, option 3 or visit www.alliancecu.com to apply online.

*APR = Annual Percentage Rate

Higher Deposit Rates

Certificates of Deposit

6 Months .....	.15% APY*
12 Months .....	.25% APY*
24 Months .....	.35% APY*
36 Months .....	.40% APY*
36 Months with Rate Bump Option.....	.20% APY*
48 Months .....	.50% APY*
48 Months with Rate Bump Option.....	.30% APY*

Includes Booster Bump: new bump rate +5 bp

60 Months .....	.60% APY*
60 Months with Rate Bump Option.....	.40% APY*

Includes Booster Bump: new bump rate +10 bp

Money Market

\$10,000 to \$24,999 .....	.18% APY*
\$25,000 to \$49,999 .....	.20% APY*
\$50,000 to \$74,999 .....	.21% APY*
\$75,000, to \$99,999 .....	.23% APY*
\$100,000 and greater .....	.25% APY*

IRA Savings

\$100 to \$4,999 .....	.05% APY*
\$5,000 to \$24,999 .....	.10% APY*
\$25,000 to \$49,999 .....	.15% APY*
\$50,000 to \$74,999 .....	.20% APY*
\$75,000 to \$99,999 .....	.25% APY*
\$100,000 and greater .....	.30% APY*

*APY = Annual Percentage Yield. All rates subject to change at any time.

Opt-In to Start Texting for Service Today

Simply scan the QR code below and text the word "Alliance" (pre-filled) back as your reply to opt-in or simply text the word "Alliance" (pre-filled) to us at 636-717-3859 for faster service, to avoid calling the call center, to receive exclusive text promotions, get alerted on new products and services, as well as weather and branch closure notifications. **Be the first to find out!**

- **Direct Deposit:** Get a quick link to our form to give your employer.
- **Home Loan:** Learn more about our available home loan options!
- **Hours:** Location and branch hours information on the go.
- **Keywords:** Here is a quick list of keywords you can text in for more details.
- **Location:** Check out our locations and hours!

Simply text these "Keywords" to **636-343-7005** to quickly receive the information you need 24/7 without calling our Contact Center! **Even after hours...**

Keywords to Text Back to Us:

- **ATM:** Find a no-fee ATM near you!
- **App:** Download our mobile app today!
- **Auto Loan:** Ready for a new car or want to refinance? Text to check out your options!
- **Checking:** Compare our checking account options today.



SCAN ME

We are CLOSED on Monday, May 30th for Memorial Day

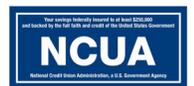


Have a Safe & Happy

MEMORIAL DAY



Keep your money local...



636-343-7005, Option 0 • 800-541-6131
Tel-A-Connect: 800-714-3319 • Online Chat Available
www.alliancecu.com • talktous@alliancecu.com

Fenton 24/7 ATM
1280 S. Highway Dr.
Fenton, MO 63026

Office Hours:
Mon. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

Drive-up:
Mon. - Fri. 8:30 am - 5:30 pm
Saturday 8:30 am - 12:30 pm

Call Center

Operating Hours:
Mon. - Fri. 8:30 am - 5:30 pm
Saturday 8:30 am - 12:30 pm

Jennings 24/7 ATM
9050 W. Florissant Ave.
St. Louis, MO 63136

Office Hours:
Mon. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

Drive-up:
Mon. - Fri. 8:30 am - 5:30 pm
Saturday 8:30 am - 12:30 pm



Hazelwood 24/7 ATM
6250 Howdershell Rd.
Hazelwood, MO 63042

Office Hours:
Mon. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

Drive-up:
Mon. - Fri. 8:30 am - 5:30 pm
Saturday 8:30 am - 12:30 pm

O'Fallon 24/7 ATM
1051 Hwy. K
O'Fallon, MO 63366

Office Hours:
Mon. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon

Drive-up:
Mon. - Fri. 8:30 am - 5:30 pm
Saturday 8:30 am - 12:30 pm

St. Louis 24/7 ATM
5011 Hampton Ave.
St. Louis, MO 63109

Office Hours:
Mon. - Fri. 9 am - 5:30 pm
Saturday 9 am - noon



SCAN ME

Scan the QR Code to opt-in to text for service: Simply scan and text the word "Alliance" back as your reply to opt in to receive text marketing messages. **Opt-in today and be the first to know!**

